

**2015
Missouri**

ONLINE RATES:

Find the most current rates at

**[insurance.mo.gov/
consumers/seniors](http://insurance.mo.gov/consumers/seniors)**

Click on “Medigap (Medicare
Supplement) insurance.”

Medigap **Rate Guide**

For ages under 65 Page 3

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DIFP

Jay Nixon
Governor

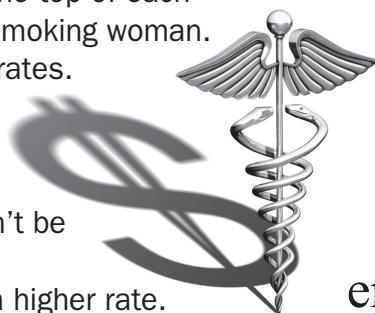
Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

What column headings, notes indicate in Medigap insurance rate charts

Premiums are annual and for the age noted at the top of each chart. **Note:** These are average rates for a nonsmoking woman. Open enrollment rates are the lowest available rates.

If you do **not** join during your **initial** open enrollment period, then you are subject to underwriting and could be rejected or face higher rates. For example, if you smoke you won't be charged a higher rate during open enrollment. However if you join later, you could be charged a higher rate.



Initial open enrollment period is usually best time to enroll in plan

During initial open enrollment, no one can be rejected for a Medigap policy

The initial open enrollment period lasts six months from the date **your** Medicare Part B takes effect. After this period, you can still apply for a Medigap policy, but you may be subject to underwriting. The insurer has the right to reject your application.

LOWER COST

Buying a plan during any **initial** open enrollment period qualifies you to receive the company's lowest rates for your plan.

CHARTS SHOW AVERAGE RATES

The rate charts show **average Missouri rates for a nonsmoking woman** for each insurer. Depending on such factors as your location, gender and whether you smoke, the rates could be higher or lower.

(S) = Select plan: A few Medigap policies are called "select" plans. Similar to an HMO, they require you to go to specific hospitals and, in some cases, specific doctors for covered services, but the benefits are the same as those in other plans. The rates for these plans are usually lower than regular Medigap policies. Select plans are not available in all parts of Missouri.

(GI) = Guaranteed issue plan:

Companies with a guaranteed issue plan cannot deny you a policy because of health status, claims experience, receipt of medical care or medical condition; nor impose a pre-existing condition limitation. Guaranteed issue plans may cost more.

Underwritten plan: Insurance companies figure out how risky it is to insure you. Underwriters decide what coverage you qualify for and what rates you should pay, or even whether to accept your application based on your health.

(GRP) = Group plan: You must be a member of a specific group to be eligible for these rates.

Medigap rates are current as of **Jan. 1, 2015**. Check insurance.mo.gov for updates.

Complaints made against Medigap companies: See page 18.

AGE UNDER 65 MEDIGAP RATES

Rates as of January 1, 2015.
Get updates at insurance.mo.gov.

Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,495	\$3,227	\$	\$	\$3,498	\$1,133	\$2,023	\$	\$	\$	\$2,534
American Republic Corp Ins. Co.		1,824				2,448	720		1,272	1,584		
American Republic Ins. Co.		1,560				2,220	828					
American Retirement Life Ins. Co.		1,999				2,392		2,133				1,759
Bankers Fidelity Life Ins. Co.		1,650				3,102	708	2,430	1,170			
Blue Cross and Blue Shield of KC		1,356		1,824		1,944						1,644
Blue Cross and Blue Shield of KC (S)			1,140	1,572		1,740						1,440
Blue Cross and Blue Shield of KC (GI)		2,292		3,636								
Blue Cross and Blue Shield of KC (GI) (S)			1,944	2,328								
Christian Fidelity Life Ins. Co		1,701		2,113				2,673				1,527
Colonial Penn Life Ins. Co.		2,268	3,192			3,120	612	2,304	1,080	2,088	2,268	1,728
Combined Ins. Co. of America		1,760				1,975						1,783
Conseco Life Ins. Co.		2,064				2,738						
Continental General Ins. Co.		1,644				2,172		1,944				1,752
Equitable Life & Casualty Ins. Co.		2,240				3,860		2,152				2,610
Family Life Ins. Co.		1,761	2,142	2,638	2,183	2,538		2,128			2,022	1,777
First Health Life & Health Ins. Co.		1,689	2,101			2,532		2,361				1,865
Forethought Life Ins. Co.		1,764		2,424		2,484		2,064				1,800
Gerber Life Ins. Co.		2,169				3,193		1,888				
Globe Life And Accident Ins. Co.		1,254	1,836	2,154		2,262	558					
Government Personnel Mutual Life Ins. Co.		1,856		2,729		2,776		1,930				1,750
Healthy Alliance Life Ins. Co.		1,351				2,695	732	2,664				2,033

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

GI=guaranteed issue. Company cannot deny you a policy because of health status.

GRP=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

AGE UNDER 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,308	\$	\$	\$3,179	\$3,390	\$	\$3,151	\$	\$	\$2,844	\$2,484
Humana Ins. Co.		2,304	2,241	2,823		2,711	833		1,135	1,620		1,732
Liberty National Life Ins. Co.		1,824	2,688			3,192	636					2,544
Loyal American Life Ins. Co.		1,805				2,822		2,315				2,105
Marquette National Life Ins. Co.		2,436			3,312	3,804		3,600				3,108
Marquette National Life Ins. Co. (S)					2,556	2,964		2,580				2,112
Medico Ins. Co.		2,120			2,883	3,088					2,602	2,121
Mutual Of Omaha Ins. Co.		1,647				2,213		1,751				
Mutual Of Omaha Ins. Co. (GI)		1,901				2,502		2,320				
Old Surety Life Ins. Co.		1,199				1,824						
Oxford Life Ins. Co.		1,697				2,109						1,523
Pekin Life Ins. Co.		2,216				3,183	1,347	2,745				
Physicians Mutual Ins. Co.		2,159				3,042	781	2,259				2,077
Reserve National Ins. Co.		2,284		3,539		2,769	798	2,787				2,007
Standard Life And Accident Ins. Co.		3,601	4,099	4,940	2,092	3,200	388	4,207				1,752
State Farm Mutual Automobile Ins. Co.		1,666		2,396		2,408						
State Mutual Ins. Co.		2,184	2,549	3,082	2,671	3,159	1,242	2,715			2,405	2,211
Sterling Investors Life Ins. Co.		2,000	2,334	4,614	3,521	4,375	1,753	3,647			2,225	2,047
Sterling Life Ins. Co.		2,194	3,381	3,258		2,797		2,546	1,168			1,849
Sterling Life Ins. Co. (S)		1,927	2,423	2,572		1,930		1,742	898			1,279
Stonebridge Life Ins. Co.		1,317				2,224		2,023				1,715

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Thrivent Financial for Lutherans		\$1,616	\$1,796	\$2,404	\$2,367	\$2,673	\$ 813	\$ 2,373	\$	\$1,440	\$1,953	\$
Transamerica Life Ins. Co.		1,123	1,482	1,754	1,621	1,764		1,620	800	1,199	1,476	1,388
United American Ins. Co.		1,608	2,496	3,000	2,844	3,012	732	2,856				2,352
United Commercial Travelers of America		1,768	2,141	2,665	2,200	2,541		2,042				1,780
United Healthcare Ins. Co.		1,284	1,941	2,379		2,349	803	2,062	852	1,401		1,815
United National Life Ins. Co. of America		1,938			2,297	2,935		2,616				2,055
United Teacher Associates Ins. Co.		1,592	1,859	2,246	1,949	2,297		2,004				1,608
United World Life Ins. Co.		1,403	1,889	2,340	1,939	2,108		1,854				
USAA Life Ins. Co.		2,632				2,438						1,891
Western Catholic Union		1,701				2,202		1,733				1,563
World Corp Ins. Co.		1,704				2,172	804					

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American Continental Ins. Co.		\$2,059	\$2,596	\$	\$	\$2,970	\$1,058	\$1,740	\$	\$	\$	\$2,094
American Republic Corp Ins. Co.		1,560				2,100	648		1,020	1,344		
American Republic Ins. Co.		1,356				1,944	780					
American Retirement Life Ins. Co.		1,661				2,047		1,822				1,474
Bankers Fidelity Life Ins. Co.		1,404				2,616	642	2,034	978			
Blue Cross and Blue Shield of KC		1,356		1,824		1,944						1,644
Blue Cross and Blue Shield of KC (S)			1,140	1,572		1,740						1,440
Blue Cross and Blue Shield of KC (GI)		2,292		3,636								
Blue Cross and Blue Shield of KC (GI) (S)			1,944	2,328								
Christian Fidelity Life Ins. Co		1,532		1,804								1,273
Colonial Penn Life Ins. Co.		2,112	2,244			2,700	528	2,124	852	1,632	2,088	1,572
Combined Ins. Co. of America		1,523				1,909						1,636
Conseco Life Ins. Co.		1,702				2,416						
Continental General Ins. Co.		1,644				2,172		1,944				1,752
Equitable Life & Casualty Ins. Co.		1,890				3,146		1,968				2,215
Family Life Ins. Co.		1,765	2,146	2,480	2,115	2,585		2,153			2,027	1,810
First Health Life & Health Ins. Co.		1,462	1,726			2,044		1,888				1,473
Forethought Life Ins. Co.		1,548		2,124		2,172		1,812				1,572
Gerber Life Ins. Co.		1,833				2,698		2,108				
Globe Life And Accident Ins. Co.		1,188	1,704	2,064		2,202	540					
Government Personnel Mutual Life Ins. Co.		1,639		2,410		2,452		1,737				1,546
Healthy Alliance Life Ins. Co.		1,336				1,985	672	2,196				1,505

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Heartland National Life Ins. Co.		\$2,007	\$	\$	\$2,605	\$2,898	\$	\$2,648	\$	\$	\$2,431	\$2,053
Humana Ins. Co.		1,782	1,939	2,320		2,367	747		1,025	1,457		1,614
Liberty National Life Ins. Co.		1,728	2,508			2,880	540					2,256
Loyal American Life Ins. Co.		1,805				2,585		2,315				2,105
Marquette National Life Ins. Co.		2,124			2,484	3,156		2,916				2,064
Marquette National Life Ins. Co. (S)					1,968	2,304		2,112				1,656
Medico Ins. Co.		2,016			2,883	3,088					2,602	2,121
Mutual Of Omaha Ins. Co.		1,379				1,998		1,602				
Mutual Of Omaha Ins. Co. (GI)		1,671				2,199		2,018				
Old Surety Life Ins. Co.		897				1,704						
Oxford Life Ins. Co.		1,578				1,859						1,312
Pekin Life Ins. Co.		2,139				3,007	1,273	2,589				
Physicians Mutual Ins. Co.		1,848				2,900	747	2,229				1,874
Reserve National Ins. Co.		2,204		3,416		2,673	770	1,544				1,937
Standard Life And Accident Ins. Co.		3,123	3,556	4,285	1,920	2,934	354	2,455				1,527
State Farm Mutual Automobile Ins. Co.		1,490		2,248		2,271						
State Mutual Ins. Co.		1,836	2,146	2,589	2,248	2,690	1,058	2,289			2,026	1,882
Sterling Investors Life Ins. Co.		1,700	1,986	3,815	2,938	3,750	1,573	3,015			1,873	1,743
Sterling Life Ins. Co.		2,016	2,416	2,533		2,421		2,197	1,055			1,627
Sterling Life Ins. Co. (S)		1,785	1,920	2,077		1,830		1,634	751			1,182
Stonebridge Life Ins. Co.		1,096				1,851		1,684				1,428

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Thrivent Financial for Lutherans		\$1,518	\$1,796	\$2,195	\$2,195	\$2,518	\$ 760	\$ 2,199	\$	\$1,440	\$1,807	\$
Transamerica Life Ins. Co.		1,146	1,512	1,789	1,654	1,800		1,653	824	1,223	1,506	1,417
United American Ins. Co.		1,548	2,388	2,796	2,640	2,808	660	2,652				2,172
United Commercial Travelers of America		1,465	1,709	2,045	1,791	2,120		1,801				1,484
United Healthcare Ins. Co.		1,155	1,713	2,085		2,109	742	2,062	738	1,167		1,563
United National Life Ins. Co. of America		1,695			1,951	2,536		2,221				1,730
United Teacher Associates Ins. Co.		1,392	1,626	1,958	1,704	2,015		1,760				1,410
United World Life Ins. Co.		1,311	1,572	1,854	1,614	1,896		1,650				
USAA Life Ins. Co.		2,162				2,028						1,567
Western Catholic Union		1,443				1,869		1,470				1,326
World Corp Ins. Co.		1,452				1,860	684					

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AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,243	\$2,826	\$	\$	\$3,198	\$1,142	\$1,894	\$	\$	\$	\$2,279
American Republic Corp Ins. Co.		1,824				2,448	768		1,188	1,572		
American Republic Ins. Co.		1,404				2,004	804					
American Retirement Life Ins. Co.		1,882				2,319		2,064				1,670
Bankers Fidelity Life Ins. Co.		1,566				2,904	708	2,268	1,092			
Blue Cross and Blue Shield of KC		1,848		2,412		2,604						2,304
Blue Cross and Blue Shield of KC (S)			1,536	2,160		2,412						2,112
Blue Cross and Blue Shield of KC (GI)		2,940		4,560								
Blue Cross and Blue Shield of KC (GI) (S)			2,520	2,964								
Christian Fidelity Life Ins. Co		1,665		2,042								1,464
Colonial Penn Life Ins. Co.		2,520	2,676			3,228	636	2,580	1,044	1,956	2,544	1,980
Combined Ins. Co. of America		1,690				2,120						1,816
Conseco Life Ins. Co.		1,962				2,619						
Continental General Ins. Co.		1,692				2,304		2,064				1,860
Equitable Life & Casualty Ins. Co.		2,010				3,360		2,396				2,369
Family Life Ins. Co.		1,988	2,420	2,808	2,381	2,882		2,447			2,280	2,017
First Health Life & Health Ins. Co.		1,610	1,941			2,315		2,146				1,683
Forethought Life Ins. Co.		1,680		2,316		2,364		1,968				1,716
Gerber Life Ins. Co.		2,016				2,968		2,319				
Globe Life And Accident Ins. Co.		1,362	1,956	2,556		2,712	630					
Government Personnel Mutual Life Ins. Co.		1,772		2,606		2,651		1,878				1,672
Healthy Alliance Life Ins. Co.		1,520				2,312	768	2,460				1,730

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AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,118	\$	\$	\$2,826	\$3,104	\$	\$2,871	\$	\$	\$2,633	\$2,231
Humana Ins. Co.		1,961	2,135	2,554		2,606	823		1,129	1,604		1,765
Liberty National Life Ins. Co.		1,932	2,904			3,468	696					2,772
Loyal American Life Ins. Co.		1,844				2,735		2,457				2,250
Marquette National Life Ins. Co.		2,364			2,880	3,636		3,408				2,448
Marquette National Life Ins. Co. (S)					2,268	2,628		2,448				1,956
Medico Ins. Co.		2,132			3,092	3,299					2,808	2,316
Mutual Of Omaha Ins. Co.		1,465				2,123		1,703				
Mutual Of Omaha Ins. Co. (GI)		1,776				2,337		2,156				
Old Surety Life Ins. Co.		1,107				1,968						
Oxford Life Ins. Co.		1,716				2,104						1,509
Pekin Life Ins. Co.		2,283				3,308	1,399	2,853				
Physicians Mutual Ins. Co.		2,012				3,190	881	2,483				2,088
Reserve National Ins. Co.		3,301		5,116		4,003	1,153	1,759				2,901
Standard Life And Accident Ins. Co.		3,463	3,942	4,751	2,088	3,253	393	2,721				1,693
State Farm Mutual Automobile Ins. Co.		1,744		2,630		2,657						
State Mutual Ins. Co.		2,069	2,414	2,923	2,531	2,998	1,179	2,604			2,278	2,100
Sterling Investors Life Ins. Co.		1,916	2,234	4,026	3,193	4,034	1,693	3,276			2,108	1,942
Sterling Life Ins. Co.		2,260	2,774	2,886		2,758		2,511	1,211			1,865
Sterling Life Ins. Co. (S)		1,989	2,152	2,321		2,045		1,829	842			1,325
Stonebridge Life Ins. Co.		1,237				2,089		1,901				1,611

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Thrivent Financial for Lutherans		\$1,672	\$1,967	\$2,405	\$2,405	\$2,768	\$ 833	\$ 2,417	\$	\$1,575	\$1,986	\$
Transamerica Life Ins. Co.		1,440	1,901	2,250	2,079	2,263		2,079	1,036	1,538	1,894	1,781
United American Ins. Co.		1,656	2,628	3,180	3,024	3,192	780	3,036				2,508
United Commercial Travelers of America		1,538	1,796	2,151	1,883	2,208		1,893				1,546
United Healthcare Ins. Co.		1,392	2,064	2,511		2,541	888	2,366	888	1,407		1,884
United National Life Ins. Co. of America		1,862			2,190	2,810		2,494				1,954
United Teacher Associates Ins. Co.		1,514	1,767	2,137	1,853	2,177		1,919				1,521
United World Life Ins. Co.		1,579	1,903	2,235	1,946	2,291		1,995				
USAA Life Ins. Co.		2,338				2,166						1,680
Western Catholic Union		1,569				2,032		1,599				1,442
World Corp Ins. Co.		1,704				2,172	804					

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AGE 75 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,468	\$3,108	\$	\$	\$3,452	\$1,236	\$2,084	\$	\$	\$	\$2,512
American Republic Corp Ins. Co.		2,100				2,808	876		1,368	1,812		
American Republic Ins. Co.		1,608				2,304	924					
American Retirement Life Ins. Co.		2,134				2,630		2,341				1,894
Bankers Fidelity Life Ins. Co.		1,776				3,276	798	2,550	1,230			
Blue Cross and Blue Shield of KC		2,376		3,096		3,336						3,036
Blue Cross and Blue Shield of KC (S)			1,944	2,640		2,964						2,664
Blue Cross and Blue Shield of KC (GI)		3,504		5,460								
Blue Cross and Blue Shield of KC (GI) (S)			2,928	3,492								
Christian Fidelity Life Ins. Co		1,785		2,280								1,669
Colonial Penn Life Ins. Co.		2,856	3,060			3,768	732	3,036	1,248	2,292	3,000	2,400
Combined Ins. Co. of America		1,904				2,388						2,045
Conseco Life Ins. Co.		2,199				2,905						
Continental General Ins. Co.		1,728				2,508		2,268				2,040
Equitable Life & Casualty Ins. Co.		2,252				3,788		2,755				2,668
Family Life Ins. Co.		2,249	2,736	3,183	2,694	3,248		2,728			2,582	2,274
First Health Life & Health Ins. Co.		1,723	2,135			2,567		2,392				1,887
Forethought Life Ins. Co.		1,896		1,616		2,676		2,220				1,944
Gerber Life Ins. Co.		2,163				3,184		2,487				
Globe Life And Accident Ins. Co.		1,464	2,172	2,904		3,072	708					
Government Personnel Mutual Life Ins. Co.		1,963		2,886		2,936		2,080				1,852
Healthy Alliance Life Ins. Co.		1,638				2,527	840	2,748				1,879

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AGE 75 MEDIGAP RATES

Rates as of January 1, 2015.
Get updates at insurance.mo.gov.

Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,292	\$	\$	\$3,153	\$3,425	\$	\$3,198	\$	\$	\$2,927	\$2,507
Humana Ins. Co.		2,154	2,344	2,804		2,862	903		1,239	1,761		1,926
Liberty National Life Ins. Co.		1,932	2,916			3,672	804					2,976
Loyal American Life Ins. Co.		1,896				2,980		2,693				2,467
Marquette National Life Ins. Co.		2,436			3,228	3,996		3,768				2,760
Marquette National Life Ins. Co. (S)					2,508	2,868		2,688				2,196
Medico Ins. Co.		2,280			3,403	3,613					3,120	2,592
Mutual Of Omaha Ins. Co.		1,659				2,404		1,928				
Mutual Of Omaha Ins. Co. (GI)		2,011				2,646		2,465				
Old Surety Life Ins. Co.		1,303				2,160						
Oxford Life Ins. Co.		1,839				2,349						1,721
Pekin Life Ins. Co.		2,384				3,588	1,516	3,103				
Physicians Mutual Ins. Co.		2,140				3,592	1,105	2,870				2,413
Reserve National Ins. Co.		2,805		4,347		3,401	980	1,993				2,465
Standard Life And Accident Ins. Co.		3,816	4,344	5,235	2,301	3,585	433	2,999				1,866
State Farm Mutual Automobile Ins. Co.		1,927		2,907		2,936						
State Mutual Ins. Co.		2,340	2,732	3,310	2,864	3,378	1,329	2,903			2,578	2,366
Sterling Investors Life Ins. Co.		2,167	2,529	4,440	3,621	4,527	1,898	3,714			2,386	2,190
Sterling Life Ins. Co.		2,417	3,056	3,174		3,032		2,772	1,343			2,066
Sterling Life Ins. Co. (S)		2,109	2,300	2,491		2,194		1,968	907			1,428
Stonebridge Life Ins. Co.		1,432				2,418		2,199				1,864

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AGE 75 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Thrivent Financial for Lutherans		\$1,796	\$2,118	\$2,593	\$2,593	\$2,987	\$ 900	\$2,608	\$	\$1,695	\$2,142	\$
Transamerica Life Ins. Co.		1,753	2,315	2,739	2,532	2,754		2,530	1,261	1,872	2,305	2,168
United American Ins. Co.		1,656	2,628	3,360	3,204	3,360	876	3,216				2,676
United Commercial Travelers of America		1,729	2,018	2,449	2,115	2,502		2,127				1,751
United Healthcare Ins. Co.		1,530	2,271	2,763		2,796	1,059	2,700	978	1,548		2,073
United National Life Ins. Co. of America		1,997			2,433	3,098		2,771				2,191
United Teacher Associates Ins. Co.		1,712	1,999	2,420	2,096	2,478		2,144				1,734
United World Life Ins. Co.		1,727	2,080	2,439	2,129	2,503		2,178				
USAA Life Ins. Co.		2,462				2,297						1,778
Western Catholic Union		1,775				2,299		1,809				1,631
World Corp Ins. Co.		1,836				2,496	924					

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AGE 80 MEDIGAP RATES

Rates as of January 1, 2015.
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,595	\$3,267	\$	\$	\$3,596	\$1,276	\$2,190	\$	\$	\$	\$2,642
American Republic Corp Ins. Co.		2,316				3,120	972		1,512	2,004		
American Republic Ins. Co.		1,788				2,556	1,020					
American Retirement Life Ins. Co.		2,431				2,996		2,666				2,157
Bankers Fidelity Life Ins. Co.		1,908				3,552	864	2,778	1,332			
Blue Cross and Blue Shield of KC		2,868		3,720		4,044						3,744
Blue Cross and Blue Shield of KC (S)			2,280	3,120		3,504						3,204
Blue Cross and Blue Shield of KC (GI)		4,080		6,324								
Blue Cross and Blue Shield of KC (GI) (S)			3,336	3,972								
Christian Fidelity Life Ins. Co		1,825		2,475								1,848
Colonial Penn Life Ins. Co.		2,964	3,192			4,068	792	3,300	1,368	2,484	3,240	2,640
Combined Ins. Co. of America		2,054				2,578						2,208
Conseco Life Ins. Co.		2,349				3,114						
Continental General Ins. Co.		1,764				2,688		2,448				2,232
Equitable Life & Casualty Ins. Co.		2,391				4,042		3,086				2,850
Family Life Ins. Co.		2,445	2,976	3,460	2,930	3,509		2,952			2,807	2,457
First Health Life & Health Ins. Co.		1,787	2,287			2,779		2,605				2,070
Forethought Life Ins. Co.		2,100		1,892		2,952		2,460				2,136
Gerber Life Ins. Co.		2,291				3,373		2,635				
Globe Life And Accident Ins. Co.		1,506	2,250	3,030		3,216	780					
Government Personnel Mutual Life Ins. Co.		2,143		3,151		3,206		2,271				2,022
Healthy Alliance Life Ins. Co.		1,736				2,705	924	2,976				1,879

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Heartland National Life Ins. Co.		\$2,388	\$	\$	\$3,409	\$3,680	\$	\$3,453	\$	\$	\$3,155	\$2,736
Humana Ins. Co.		2,304	2,507	3,000		3,061	966		1,326	1,884		2,052
Liberty National Life Ins. Co.		1,932	2,916			3,840	900					3,156
Loyal American Life Ins. Co.		1,924				3,214		2,918				2,706
Marquette National Life Ins. Co.		2,460			3,492	4,212		3,984				2,988
Marquette National Life Ins. Co. (S)					2,688	3,000		2,808				2,352
Medico Ins. Co.		2,383			3,670	3,883					3,375	2,827
Mutual Of Omaha Ins. Co.		1,901				2,754		2,209				
Mutual Of Omaha Ins. Co. (GI)		2,304				3,032		2,850				
Old Surety Life Ins. Co.		1,466				2,325						
Oxford Life Ins. Co.		1,880				2,551						1,904
Pekin Life Ins. Co.		2,455				3,822	1,618	3,314				
Physicians Mutual Ins. Co.		2,236				3,968	1,303	3,227				2,713
Reserve National Ins. Co.		3,048		4,725		3,697	1,065	2,235				2,679
Standard Life And Accident Ins. Co.		4,582	5,217	6,287	2,763	4,305	520	3,602				2,241
State Farm Mutual Automobile Ins. Co.		1,927		2,907		2,936						
State Mutual Ins. Co.		2,545	2,972	3,600	3,115	3,649	1,435	3,139			2,805	2,555
Sterling Investors Life Ins. Co.		2,355	2,750	4,674	3,903	4,844	2,031	3,998			2,594	2,336
Sterling Life Ins. Co.		2,550	3,381	3,515		3,356		3,089	1,508			2,315
Sterling Life Ins. Co. (S)		2,194	2,423	2,653		2,336		2,103	972			1,531
Stonebridge Life Ins. Co.		1,567				2,646		2,407				2,040

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AGE 80 MEDIGAP RATES

Rates as of January 1, 2015.
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Thrivent Financial for Lutherans		\$1,903	\$2,247	\$2,752	\$2,752	\$3,170	\$ 955	\$ 2,766	\$	\$1,796	\$2,274	\$
Transamerica Life Ins. Co.		2,067	2,729	3,228	2,985	3,247		2,983	1,487	2,207	2,718	2,556
United American Ins. Co.		1,656	2,628	3,480	3,336	3,492	960	3,348				2,808
United Commercial Travelers of America		1,890	2,206	2,678	2,314	2,718		2,326				1,903
United Healthcare Ins. Co.		1,671	2,478	3,012		3,048	1,229	2,992	1,065	1,689		2,262
United National Life Ins. Co. of America		2,077			2,629	3,322		2,992				2,387
United Teacher Associates Ins. Co.		1,862	2,174	2,632	2,279	2,676		2,332				1,873
United World Life Ins. Co.		1,819	2,185	2,566	2,235	2,637		2,291				
USAA Life Ins. Co.		2,566				2,385						1,849
Western Catholic Union		2,009				2,601		2,046				1,846
World Corp Ins. Co.		2,160				2,760	1,020					

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Missouri Medigap issuers: Complaint index for 2011-13

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

What complaint index means

100 score: Insurer gets **average** number of complaints.

Below 100: Insurer gets **fewer complaints** than average.

Above 100: Insurer gets **more complaints** than average.

Company	Complaint index	Complaints	Average market share	Phone
NA = Company did not sell policies for all three years				
American Continental Insurance Co.	163	4	1.5%	800-264-4000
American Republic Corp Insurance Co.	0	0	1.0%	800-247-2190
American Republic Insurance Co.	25	1	2.4%	800-247-2190
American Retirement Life Insurance Co.	NA	NA	NA	866-459-4272
Bankers Fidelity Life Insurance Co.	100	2	1.2%	866-458-7500
Blue Cross & Blue Shield of Kansas City	41	4	5.8%	800-645-8346
Christian Fidelity Life Insurance Co.	88	3	2.0%	866-641-9999 option 4
Colonial Penn Life Insurance Co.	127	2	0.9%	800-800-2254
Combined Insurance Company of America	0	0	0.5%	800-544-5531
Conseco Life Insurance Co.	0	0	0.0%	800-541-2254
Continental General Insurance Co.	295	1	0.2%	866-459-4272 option 4
Equitable Life & Casualty Insurance Co.	119	3	1.5%	800-352-5170
Family Life Insurance Co.	433	1	0.1%	800-877-7703
First Health Life & Health Insurance Co.	NA	NA	NA	800-711-3576
Forethought Life Insurance Co.	0	0	0.0%	877-492-5870
Gerber Life Insurance Co.	215	2	0.6%	855-258-2580
Globe Life and Accident Insurance Co.	304	1	0.2%	800-801-6831
Government Personnel Mutual Life Insurance Co.	0	0	0.2%	866-800-5566
Healthy Alliance Life Insurance Co.	82	20	14.5%	800-652-6387
Heartland National Life Insurance Co.	62	1	1.0%	877-431-7371
Humana Insurance Co.	662	9	0.8%	866-205-0000
Liberty National Life Insurance Co.	0	0	0.0%	800-331-2512



Missouri Medigap issuers: Complaint index for 2011-13 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Loyal American Life Insurance Co.	0	0	0.4%	800-633-6752
Marquette National Life Insurance Co.	128	1	0.5%	800-934-8203
Medico Insurance Co.	272	9	2.0%	800-228-6080
Mutual Of Omaha Insurance Co.	81	10	7.4%	800-228-9999
Old Surety Life Insurance Co.	0	0	1.1%	800-272-5466
Oxford Life Insurance Co.	0	0	0.1%	877-469-3073 option 4
Pekin Life Insurance Co.	0	0	0.0%	800-322-0160
Physicians Mutual Insurance Co.	193	2	0.6%	800-228-9100
Reserve National Insurance Co.	0	0	0.4%	800-654-9106 opt. 7, 1, 2, 2
Standard Life and Accident Insurance Co.	146	1	0.4%	888-350-1488
State Farm Mutual Automobile Insurance Co.	36	1	1.7%	866-855-1212
State Mutual Insurance Co.	0	0	0.1%	888-764-1936
Sterling Investors Life Insurance Co.	0	0	0.1%	800-321-0102
Sterling Life Insurance Co.	254	3	0.7%	800-489-7506
Stonebridge Life Insurance Co.	226	1	0.3%	888-272-9272 option 2
Thrivent Financial For Lutherans	0	0	0.5%	800-847-4836
Transamerica Life Insurance Co.	126	2	1.0%	800-247-1771
United American Insurance Co.	165	2	0.7%	800-331-2512
United Commercial Travelers of America	571	1	0.1%	800-848-0123
United Healthcare Insurance Co.	44	17	23.2%	800-272-2146
United National Life Insurance Company of America	637	1	0.1%	847-803-5252
United Teacher Associates Insurance Co.	0	0	0.2%	866-459-4272
United World Life Insurance Co.	0	0	0.8%	800-228-9999
USAA Life Insurance Co.	0	0	0.4%	800-515-8687
Western Catholic Union	NA	NA	NA	855-406-9083
World Corp Insurance Co.	516	5	0.6%	800-786-7557



Contact CLAIM for free Medicare answers

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels people on Medicare and their caregivers. Trained volunteers throughout Missouri will help answer your questions.

Call: **800-390-3330**

Visit: missouricclaim.org

This free Medicare counseling program will answer questions about:

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Limited income assistance programs
- Suspected waste, fraud and abuse

**Call DIFP's
Insurance
Consumer
Hotline**

For questions about your insurance policy or to file a complaint against an insurance company or agent, contact:

difp.mo.gov or **800-726-7390**



Department of Insurance,
Financial Institutions &
Professional Registration

REVISED JANUARY 2015